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principle may be expected as time goes on, particularly if governmental supervision of rates is extended, as it seems likely to be.

Accumulation of a sufficient body of experience for rate-making purposes would require at least a decade. It therefore behooves students of the business carefully to examine proposed statistical plans and to formulate a method of ascertaining experience which gives promise both of furnishing adequate data and of freedom from defects in practical operation. The length of time required for accumulation of fire insurance experience makes changes in a plan peculiarly difficult and inadvisable. Hence the necessity of careful formulation in the first instance. Even with such careful formulation application will in practice indicate the necessity of changes. A plan is to be desired which, at the start, offers the greatest flexibility in application without making impossible the combination of experience accumulated before and after its revision. The Richards "schedule" outlines the basic features of such a plan.

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VALGREN, V. N. *Crop insurance: risks, losses, and principles of protection*. Dept. Agri. bull. no. 1043. (Washington: Gov. Prtg. Office, Supt. Docs. 1922. Pp. 27. 5c.)

Digest of workmen's compensation laws in the United States and territories, with annotations. Seventh edition, revised to Dec. 1, 1921. Compiled by F. R. JONES. (New York: Workmen's Compensation Publicity Bureau. 1921. Pp. 389.)

Fire insurance in New England for ten years, December 31, 1911, to December 31, 1920, inclusive. Twenty-second edition. (Boston: The Standard Pub. Co. 1921. Pp. 304.)

Lengthening life through insurance health work. A study of the trends of mortality among policy-holders in the Metropolitan Life Insurance Company, Industrial Department, and the United States registration area, 1911 to 1920. (New York: Metropolitan Life Ins. Co. 1922. Pp. 11.)

Sixteenth annual report of the President and of the Treasurer of the Carnegie Foundation for the Advancement of Teaching. (New York: The Foundation, 522 Fifth Ave. Pp. 205.)

Part VI deals with pension systems and pension legislation including a brief discussion of industrial pensions.

Pauperism, Charities, and Relief Measures

Poverty and Dependency: Their Relief and Prevention. By JOHN LEWIS GILLIN. (New York: The Century Company. 1921. Pp. 707. \$4.00.)

Professor Gillin has added a very valuable book to the literature on problems of poverty. It is a careful digest of the material in this field and is thoroughly permeated with a sane and progressive philosophy. *Poverty and Dependency* is much more comprehensive than the title implies. It is divided into five parts dealing respectively with the Problems of Poverty, Causes of Poverty, Methods of Relief, Special

Classes of Dependents, and a Program of Preventive Work. A very valuable feature of the book consists of the well-stated definitions given to the various terms employed by the author. These furnish an excellent starting point for the discussion of each problem. After the approach to the question is definitely stated the causes of poverty and dependency are classified and the analysis should prove most helpful and illuminating to the student.

The book contains a well-organized account of the development of the various phases of relief work, including a frank discussion of their failures and successes. It also employs the characteristic method of presenting arguments for and against a particular program of action. Usually the reader is not allowed to remain adrift, but Dr. Gillin comes to the rescue by presenting his own viewpoint. The careful student of the book will be impressed with the painstaking efforts made to present historical backgrounds and to link up the past with the present. Possibly some of this material was not needed to give the book the necessary degree of completeness. The writer discusses the place and function of the almshouse in our American relief system. Frequently he refers to the institution as the "poorhouse." Lack of facts unfortunately make it difficult to complete the discussion of outdoor relief, and later statistics than those given would strengthen the chapter on the subject. Nevertheless, the sympathetic handling of the problem will aid greatly in developing a sound public opinion. The state control of charitable agencies constitutes another controversial issue. The book outlines the functions of state boards of charities and state boards of control, together with the weaknesses of each of these organizations. The discussion at this point might have been strengthened through additional attention to the system of centralized control, such as that which has appeared in Illinois, and more recently in Massachusetts.

In part four, dealing with special classes of dependents, the principal chapters relate to the aged dependent, the insane, the epileptic, the feeble-minded, dependent children, drug addicts, mothers' pensions, the unemployed, and the soldiers, sailors and marines. Each of these chapters confines itself largely to methods of treatment, although the extent of the problem is discussed in reference to several of these groups of cases and the causes of unemployment are briefly outlined. This part of the book, however, specializes on methods of care and treatment. There is a comprehensive discussion of old-age pensions, followed by the conclusion that the non-contributory system is desirable, and alternative suggestions are presented for the care of persons not eligible to such attention. A new chapter in books of this character is the one presenting the problem of the child born out of wedlock. The chapter is timely and also presents a considerable program of action.

In spite of their past failures, mothers' pensions have come to stay and the problem before us is more efficient administration. The program for preventing unemployment follows standard lines of thought, but the author also adds the features of a proposed unemployment-prevention law recently introduced into the Wisconsin legislature. The book does not deal with the problem of disaster relief which it seems should have been entitled to a chapter. Nor do we find a discussion of endowments or community trust funds. Furthermore, the discussion of sterilization omits reference to the interesting developments in California in recent years.

The strength of the book culminates in an able discussion of a preventive program. No modern text on this subject would be complete if it did not place emphasis on this point. The program as outlined aims not only to prevent poverty but other social ills as well. There are chapters on a number of very important subjects. Our health program must be socialized and a system of compulsory health insurance should eventually be adopted. Increasing emphasis must also be placed on a program of health education. The compact chapter on Socialized Neighborliness presents the function and opportunity of the social settlement, and Socialized Religion has long since deserved a chapter in books which outline a plan of social improvement. Socialized Property brings to the student an understanding of the limitations that may wisely be placed on the institution of private property. In addition the function of education, recreation, and efficient government in improving our social life is outlined. The author recognizes that the increase of population is a serious factor and needs to be controlled but he deals rather cautiously with a projected program. Many will regret the omission of a chapter dealing with other phases of the economic program necessary for the prevention of dependency. They are not covered adequately in the chapter on Socialized Property.

The book is adapted for use in college and university classes. The array of topics included and the volume of subject-matter make it a valuable guide for the student. It is one of a few books that can be used for this purpose and because of its organization and scope it should command a leading place. Its omissions are relatively minor and can be supplemented by the competent teacher.

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NEW BOOKS

DEVINE, E. T. and BRANDT, L. *American social work in the twentieth century.* (New York: The Frontier Press. 1921. Pp. 62.)

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